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Date: June 12, 2006

Signed: 

Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

File: Graff-P2-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	GRAFF, Richard A.
Serial No.	:	10/719,474
Filed	:	November 21, 2003
For	:	NON-DEBT FUNDING SYSTEM FOR HOME FINANCE
Group Art Unit	:	3621
Examiner	:	VIG, Naresh

Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

SIR:

In response to the Office Action mailed 14 February 2006, in the above-referenced patent application, please enter reconsider the application in view of the remarks set forth below.